

Applicant: _____
Address: _____ **Unit:** _____
City: _____ **State:** _____ **Zip:** _____
Rental Unit Address: _____ **Unit:** _____

Your Application to rent the property did not meet our screening guidelines for the following reasons:

- Negative or insufficient rental history, or negative reports from references or other sources
- An eviction that resulted in a general judgment for the Owner/Agent, or an eviction action is still pending. In the case of Low Barrier screening criteria, eviction judgment was issued within the past three (3) years; in the case of Landlord Choice screening criteria, the eviction judgment was issued within the past five (5) years
- Inaccurate or false information on the Application
- Unacceptable criminal history or inability to verify explanation of criminal history
- Inability to verify information
- Insufficient income or inability to verify income or employment
- Negative information from a credit reporting agency. If Owner/Agent utilizes Low Barrier screening criteria, this denial was not based on credit defaults up to \$1000, educational or vocational debt, discharged bankruptcy or Chapter 13 bankruptcy when Applicant is in an active repayment plan, debt to prior Landlord for property damage for less than \$500.
- The property was rented to someone else
- Failure to meet other screening guidelines:

- If Owner/Agent utilizes Landlord Choice/Individual Assessment screening criteria, and the Applicant provided Supplemental Evidence to mitigate possibly negative screening results, the following is an explanation of the reasons that the Supplemental Evidence did not adequately compensate for the factors that informed Owner/Agent's decision to reject the Application:



Screening Charge Returned: Yes No N/A

Because your application did not meet our screening guidelines, we are:

Denying your application or Requesting an increased deposit and/or co-signer

If checked, the adverse action taken was based in whole or in part on information received from a person or company other than a consumer reporting agency. You have the right to request from us, in writing within 60 days of receiving this letter, the nature of that information.

If you feel this adverse action or denial was made in whole or in part on misinformation received in the screening process, you have the right to know more specifically, the basis for the denial, and correct, refute or explain the negative information by submitting a Written Appeal within 30 days to Owner/Agent's address below. After further consideration of this Appeal, Owner/Agent will notify you of their decision to uphold the denial or adverse action, or re-open your Application. If your Application is reopened upon Appeal, you have specific rights enumerated by the Portland Housing Bureau visit <https://www.portland.gov/code/30/01/086> for more information.

If you believe the information received regarding your rental history, criminal history, or income was inaccurate, you have the right to Appeal this determination by submitting a Request in Writing to Owner/Agent and providing Evidence to contradict the negative outcome. A successful Appeal does not guarantee residency.

If checked, the adverse action taken was based in whole or part on a credit report. The consumer reporting agency that provided the report was:

Equifax
P.O. Box 7404256
Atlanta, GA 30374-0256
www.equifax.com

Experian
Dispute Department
P.O. Box 9701
Allen, TX 75013
www.experian.com

TransUnion
Consumer Solutions
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

While the consumer reporting agency listed above provided information about your credit or history, it took no part in making the decision regarding your Application, nor can it explain why adverse action was taken.

Under the Fair Credit Reporting Act (15 USC 1681j) you have the right to obtain a copy of your consumer Credit Report. To obtain a free copy, you must request it within 60 days of the date you receive this letter by writing the consumer reporting agency checked above. You may also go to www.annualcreditreport.com to view all three of your credit profiles free of charge.

If you believe any information in your report is incorrect, you have the right to dispute the accuracy or completeness of the information and to put into your report a Consumer Statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare Consumer Statements.

You also have certain rights under Credit Reporting and Consumer Protection Laws in Oregon. For further information, you should contact a consumer protection agency or the Attorney General's office.

Owner/Agent Signature: _____ Date: _____

Owner/Agent: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Email: _____

